

32. (New) A computer implemented method as claimed in claim 7, wherein the interaction data includes a merchant identifier, the merchant identifier comprising an account number obtained by one or more institutions from the commercial transactions.

33. (New) A computer implemented method as claimed in claim 9, wherein the interaction data includes a customer identifier, the customer identifier comprising a telephone number obtained by one or more telecommunications service providers from the communications.

34. (New) A computer implemented method as claimed in claim 9, wherein the interaction data includes a merchant identifier, the merchant identifier comprising a telephone number obtained by one or more telecommunications service providers from the communications.

35. (New) A computer implemented method as claimed in claim 11, wherein the interaction data includes a customer identifier, the customer identifier comprising a data network address obtained by one or more data network service providers from the data network communications.

36. (New) A computer implemented method as claimed in claim 11, wherein the interaction data includes a merchant identifier, the merchant identifier comprising a data network address obtained by one or more data network service providers from the data network communications.

37. (New) A system as claimed in claim 22, wherein the interaction data includes a customer identifier, the customer identifier comprising an account number obtained by one or more financial institutions from the commercial transactions.

38. (New) A system as claimed in claim 22, wherein the interaction data includes a merchant identifier, the merchant identifier comprising an account number obtained by one or more financial institutions from the commercial transactions.

39. (New) A system as claimed in claim 24, wherein the interaction data includes a customer identifier, the customer identifier comprising a telephone number obtained by one or more telecommunications service providers from the communications.

40. (New) A system as claimed in claim 24, wherein the interaction data includes a merchant identifier, the merchant identifier comprising a telephone number obtained by one or more telecommunications service providers from the communications.

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41. (New) A system as claimed in claim 26 wherein the interaction data includes a customer identifier, the customer identifier comprising a data network address obtained by one or more data network service providers from the data network communications.

42. (New) A system as claimed in claim 26, wherein the interaction data includes a merchant identifier, the merchant identifier comprising a data network address obtained by one or more data network service providers from the data network communications.

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